

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF \_\_\_\_\_

In re GARY B SCHAEFFER  
Debtor

Case No. 09-17126  
Reporting Period: 5/26-6-27  
Social Security # 0893  
(last 4 digits only)

MONTHLY OPERATING REPORT  
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.  
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements		✓	
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor Gary B Schaeffer

Date 7-8-10

Signature of Joint Debtor \_\_\_\_\_

Date \_\_\_\_\_

In re CARY B SCHAEFFER  
Debtor

Case No. 09-17126  
Reporting Period: 5/26-6/27

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

Cash - Beginning of Month	357.81	
<b>RECEIPTS</b>		
Wages (Net)	10,572.02	
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	20,832.09	
<b>Total Receipts</b>	31,404.11	
<b>DISBURSEMENTS</b>		
Mortgage Payment(s)		5486
Rental Payment(s)		4470
Other Secured Note Payments		2250
Utilities		1150
Insurance		7498.74
Auto Expense <i>INTERNET HOMER</i>		97.84
Lease Payments		
IRA Contributions		
Repairs and Maintenance		264.00
Medical Expenses		110.00
Food, Clothing, Hygiene		
Charitable Contributions		
Alimony and Child Support Payments		1446.00
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment <i>FOOD &amp; ATM</i>		2217.67
Gifts		29.95
Other (attach schedule)		2574.24
<b>Total Ordinary Disbursements</b>		
Professional Fees <i>(BANK)</i>		17.50
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>		
<b>Total Disbursements (Ordinary + Reorganization)</b>		27,611.94
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		3,792.17
<b>Cash - End of Month (Must equal reconciled bank statement)</b>		4149.98

MAINTENANCE

In re GARY B SCHAEFFER  
Debtor

Case No. 09-17126  
Reporting Period: 5/26 - 6/27

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**  
(continuation sheet)

OTHER  
INCOME

GLOBAL SAGE T/B REIMBURSEMENT	492.09	
250 MEMBER RENTAL INCOME	3300.00	
NYS TAX REFUND	17,040.00	
TOTAL	20,832.09	
MANHATTAN MINI STORAGE		8.24 <sup>00</sup>
Michelle Reimbursement FOR GS T/B		492 <sup>00</sup>
USPS		13 <sup>62</sup>
GNC		205 <sup>96</sup>
GIM ARRANGS		130 <sup>00</sup>
ORA CLEANERS		37.75
AMAZON		7.56
BARBER ARRANGS		178.00
SMILE OP. LLC		100.00
DSM LLC FOR N.Y. COMIC CON 10/10		500.00
BATRAL		75.25
TOTAL		2574.24

OTHER  
DEBITS

**THE FOLLOWING SECTION MUST BE COMPLETED**

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	2574.24
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	2574.24

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**Continuation Sheet for MOR-1**

(Bank account numbers may be redacted to last four numbers.)

\*"Adjusted Bank Balance" must equal "Balance per Books"

**OTHER**

**Case No.**

**Reporting Period:**

## CASH DISBURSEMENTS

### Total Cash Disbursements

**Total Bank Account Disbursements**

FORM MOR-2 (INDV)  
2/2008  
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In re GARY B SCHAEFFER  
Debtor

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### BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
<b>SCHEDULE A REAL PROPERTY</b>		
Primary Residence		
Other Property (attach schedule)		
<b>TOTAL REAL PROPERTY ASSETS</b>		
<b>SCHEDULE B PERSONAL PROPERTY</b>		
Cash on Hand		
Bank Accounts		
Security Deposits		
Household Goods & Furnishings		
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles		
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
<b>TOTAL PERSONAL PROPERTY</b>		
<b>TOTAL ASSETS</b>		

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<b>LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)</b>		
Secured Debt		
Priority Debt		
Unsecured Debt		
<b>TOTAL PRE-PETITION LIABILITIES</b>		
<b>TOTAL LIABILITIES</b>		

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### SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt (list creditor)						
<b>Total Post-petition Debts</b>						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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In re GARY B SCHAEFFER  
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**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE  
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
TOTAL PAYMENTS			

**INSTALLMENT PAYMENTS**

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

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### DEBTOR QUESTIONNAIRE

	Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.	Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		
4	Is the Debtor delinquent in paying any insurance premium payment?		
5	Have any payments been made on pre-petition liabilities this reporting period?		
6	Are any post petition State or Federal income taxes past due?		
7	Are any post petition real estate taxes past due?		
8	Are any other post petition taxes past due?		
9	Have any pre-petition taxes been paid during this reporting period?		
10	Are any amounts owed to post petition creditors delinquent?		
11	Have any post petition loans been received by the Debtor from any party?		
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		



Citibank Client Services 000  
PO Box 769013  
San Antonio, TX 78245-9013



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CITIBANK, N. A.  
Account  
9959609386

GARY B. SCHAEFFER  
DIP ACCOUNT  
2025 BROADWAY APT 21K  
NEW YORK NY

10023-5019

|||||

Statement Period  
May 26 - June 27, 2010

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#### CITIBANK ACCOUNT AS OF JUNE 27, 2010

##### Relationship Summary:

Checking	\$4,149.98
Savings	-----
Investments (not FDIC insured)	-----
Loans	-----
Credit Cards	-----

Effective July 1st the Citibank® Global Transfer service will not be available to make transfers to Canada. In addition, the Philippines Money Card is being discontinued effective August 1st. You can use Citibank Global Transfers to send money to a Citibank Philippines account.

#### SUGGESTIONS AND RECOMMENDATIONS

Effective July 1st, the Citibank® Global Transfer service will not be available to make transfers to Canada.

In addition, the Philippines Money Card is being discontinued effective August 1st. You can use Citibank Global Transfers to send money to Citibank Philippines account.

#### CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of May in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
	\$6,000-\$9,999
Rates	Standard
Monthly Service Charge	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

GARY B. SCHAEFFER  
DIP ACCOUNTAccount 9959609386 Page 2 of 5  
Statement Period - May 26 - June 27, 2010

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## CHECKING ACTIVITY

## Regular Checking

9959609386

Beginning Balance:

\$357.81

Ending Balance:

\$4,149.98

Date	Description	Amount Subtracted	Amount Added	Balance
5/26	Fee - Service Charge	9.50	BANK FEE	
5/26	Fees for Checks Paid	8.00	BANK FEE	340.31
5/27	Debit Card Purchase 05/25 09:52a #1947 WWW*EARTHLINK.NET 800-719-4660 GA 10146 Misc Business Services	32.85	INTERNET	307.46
5/28	ACH Electronic Credit GLOBAL SAGE LTD PAYROLL		10,572.02 SALARY	
5/28	Transfer to ESA 01:23p #1947 ONLINE Reference # 002876	1,500.00	HELLOC	
5/28	Debit PIN Purchase 05:56p #1947 2025 BROADWAY NEW YORK NYUS02159	50.00	RX CO-PAY	
5/28	Check # 405	750.00	J/A MONTHLY EXP.	
6/01	Deposit 01:05p Teller		17,040.00 NYS TAX Reprint	8,579.48
6/01	ACH Electronic Debit PAYPAL INST XFER	75.35	PAY PAL	
6/01	Cash Withdrawal on 05/29 10:26a #1947 Non Citi ATM 2025 BROADWAY NEW YORK NYUS	203.00	ATM	
6/01	Cash Withdrawal on 05/30 08:28a #1947 Non Citi ATM *NEW YORK UNIVERSITY - NEW YORK NYUS	202.00	ATM	
6/01	Debit PIN Purchase 08:47a #1947 CONCOURSE SPACE GG NEW YORK NYUS02154	103.98	GNC	
6/01	ACH Electronic Debit CITIMORTGAGE INC CHECK PYMT 0000000406	3,484.00	2025 MTG	
6/01	ACH Electronic Debit FIA CardServices CHECK PYMT 0000000407	750.00	BOA	20,801.15
6/02	ACH Electronic Credit GLOBAL SAGE Pyt fm GS		492.09 G.S. T/E REIMBURSE	
6/02	Deposit 08:01a #1947 Teller		3,300.00 250 merced RENT	
6/02	Debit Card Purchase 05/30 08:50p #1947 LANSKYS NEW YORK NY 10152 Restaurant/Bar	106.73	FAMILY DINNER	
6/02	Debit Card Purchase 05/31 04:31p #1947 USPS.COM CLICK66100QPS WASHINGTON DC 10152 Specialty Retail stores	8.82	U.S.P.S.	
6/02	Check # 408	2,002.00	250 merced MTG	
6/02	Check # 404	482.00	C.S.	21,993.69
6/04	Debit Card Purchase 06/01 06:58p #1947 MAYSON 2 CLEANERS NEW YORK NY 10154 Misc Personal Services	37.75	DRY CLEANERS	
6/04	Debit Card Purchase 06/02 10:13a #1947 WWW*EARTHLINK.NET 800-719-4660 GA 10154 Misc Business Services	32.85	INTERNET	
6/04	Debit Card Purchase 06/01 03:55a #1947 ZIPCAR INC 06179954231 MA 10154 Misc Transportation	10.80	TRAVEL	
6/04	Debit Card Purchase 05/28 09:45p #1947 AMAZON MKTPLACE PMTS AMZN.COM/BILL WA 10154 Specialty Retail stores	7.56	AMAZON.COM	21,904.73
6/07	Cash Withdrawal on 06/05 04:28p #1947 Citibank ATM 175 W 72ND STREET, NY, NY	700.00	ATM	
6/07	Cash Withdrawal on 06/04 09:03p #1947 Non Citi ATM *NEW YORK UNIVERSITY - NEW YORK NYUS	102.00	ATM	
6/07	Debit PIN Purchase 06/05 04:35p #1947 163 WEST 72ND STREE NEW YORK NYUS02154	51.99	GNC	
6/07	Debit PIN Purchase 06/06 02:39p #1947 1972 Broadway New York NYUS02159	46.75	FOOD	
6/07	Check # 409	1,526.00	250 merced MORTG	19,477.99
6/08	Debit Card Purchase 06/05 08:52p #1947 CHINA FUN NEW YORK NY 10158 Restaurant/Bar	93.83	FAMILY DINNER	
6/08	Debit PIN Purchase 09:37a #1947 2025 BROADWAY NEW YORK NYUS02159	60.00	RX CO-PAY	
6/08	Check # 411	7,498.74	LIFE INSURANCE	
6/08	Check # 410	2,944.00	2025 RENTANCE	8,881.42
6/09	Debit Card Purchase 06/07 10:52a #1947 USPS.COM CLICK66100QPS WASHINGTON DC 10159 Specialty Retail stores	4.80	USPS	
6/09	Check # 413	100.00	SMILE OPERATING LLC	8,776.62
6/10	Debit Card Purchase 06/08 04:10p #1947 DOMINIQUE SALON LTD NEW YORK NY 10160 Misc Personal Services	178.00	HAIRCUT ADORNMENTS	8,598.62

GARY B. SCHAEFFER  
DIP ACCOUNTPg 13 of 45  
Account 9559609386Page 3 of 5  
Statement Period - May 26 - June 27, 2010

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## CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
6/11	Debit Card Purchase 06/09 01:41a #1947 APL ITUNES 866-712-7753 CA 10161 Specialty Retail stores	1.29	INTERNET	8,597.33
6/14	Debit Card Purchase 06/08 09:31p #1947 P D O HURLEYS NEW YORK NY 10162 Restaurant/Bar	44.79	FOOD	8,552.54
6/15	Debit Card Purchase 06/11 12:21p #1947 MANHATTAN MINI INT#405 08007867243 NY 10163 Misc Business Services	834.00	STORAGE	
6/15	Debit Card Purchase 06/11 06:16p #1947 PANE E. VINO NEW YORK NY 10165 Restaurant/Bar	67.26	FOOD	
6/15	Check # 412	482.00	CS	
6/15	Check # 414	482.00	CS	6,687.28
6/16	Debit Card Purchase 06/14 06:46p #1947 DALLAS BBQ- WEST 72ND NEW YORK NY 10166 Restaurant/Bar	35.45	FOOD	
6/16	Debit Card Purchase 06/13 05:14p #1947 NESPRESSO USA 888-637-7737 NY 10166 Food & Beverages	34.45	FOOD	6,617.38
6/17	Cash Withdrawal 11:13a #1947 Non Citi ATM 1114 6TH AVE NEW YORK NYUS NEW YORK NYUS	202.00	ATM	
6/17	Debit PIN Purchase 04:21p #1947 CONCOURSE SPACE GG NEW YORK NYUS02154	49.99	GNC	6,365.39
6/18	Debit Card Purchase 06/15 10:52a #1947 MRS. G 06098821444 NJ 10168 Specialty Retail stores	264.00	Kitchen Replacement	
6/18	Debit Card Purchase 06/15 04:13p #1947 REEBOK SPORTS MEMBERSH NEW YORK NY 10168 Recreational Services	130.00	Gym AGENCIES	5,971.39
6/21	Debit PIN Purchase 03:28p #1947 30 ROCKEFELLER CTR NEW YORK NYUS02159	9.67	FOOD	5,961.72
6/22	Debit Card Purchase 06/21 12:13a #1947 AOL SERVICE 0610 800-827-6364 NY 10172 Misc Business Services	25.90	INTERNET	
6/22	Debit Card Purchase 06/19 05:41p #1947 AOL FS MozyHome 866-485-9217 VA 10172 Specialty Retail stores	4.95	INTERNET	5,930.87
6/23	Debit PIN Purchase 05:00p #1947 WEST 34TH STREET NEW YORK NYUS02153	51.00	FOOD	5,879.87
6/24	Debit Card Purchase 06/22 12:37p #1947 SURREY CADILLAC INC NEW YORK NY 10174 Autos (rental, service, gas)	141.05	TRAVEL	
6/24	Debit Card Purchase 06/22 12:36p #1947 SURREY CADILLAC INC NEW YORK NY 10174 Autos (rental, service, gas)	96.36	TRAVEL	
6/24	Debit Card Purchase 06/22 12:38p #1947 SURREY CADILLAC INC NEW YORK NY 10174 Autos (rental, service, gas)	70.53	TRAVEL	
6/24	Debit Card Purchase 06/19 01:26p #1947 DAI*STORE.HBO.COM 415-248-5745 CA 10174 Specialty Retail stores	29.95	GIFT	
6/24	Check # 417	500.00	OSM LLC	
6/24	Check # 416	400.00	J/A MONTHLY EXP	4,641.98
6/25	Check # 419	492.00	MOBILE-GS/TE REAMB	4,149.98
Total Subtracted/Added		27,611.94	31,404.11	

All transaction times and dates reflected are based on Eastern Standard Time.

<sup>1</sup> Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

## Overdraft and Returned Item Fees

	Statement Period Total	Year to Date Total
Total Overdraft Fees	\$0.00	\$34.00
Total Returned Item Fees	\$0.00	\$0.00

## Checks Paid

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
404	6/02	482.00	409	6/07	1,526.00	412	6/15	482.00	416*	6/24	400.00
405	5/28	750.00	410	6/08	2,944.00	413	6/09	100.00	417	6/24	500.00
408*	6/02	2,002.00	411	6/08	7,498.74	414	6/15	482.00	419*	6/25	492.00

\* Indicates gap in check number sequence

GARY B. SCHAEFFER  
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**CHECKING ACTIVITY****Continued****ThankYou® Points Summary**

Points from checking account and other products and services	100
Points from debit card purchases	1,274
Total Points forwarded to ThankYou® Network	1,374

Go to [thankyou.com](http://thankyou.com) to review your point balance and redeem!

This summary includes only points awarded for the Citibank checking account relationship and may not reflect any bonus points received through a promotional offer. You can obtain updated point information by accessing your ThankYou Member Account at [www.thankyou.com](http://www.thankyou.com). Please refer to the Citibank Program ThankYou Network Terms and Conditions provided to the primary (first) signer of the checking account upon enrollment of your Citibank checking account and the Terms and Conditions of ThankYou Network for important details.

**CUSTOMER SERVICE INFORMATION****IF YOU HAVE QUESTIONS ON:****YOU CAN CALL:****YOU CAN WRITE:**

Checking

800-627-3999  
(For Speech and Hearing  
Impaired Customers Only  
TDD: 800-945-0258)

Citibank Client Services  
100 Citibank Drive  
San Antonio, TX 78245-9966

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

**CHECKING AND SAVINGS****FDIC Insurance:**

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

**CERTIFICATES OF DEPOSIT**

Certificate of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period. Updated information will be reflected on a subsequent statement.

**In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:**

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

**Give us the following information:** (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

Citibank is an Equal Housing Lender.



Citicard, Citicard Banking Center, Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Checks-as-Cash, Equity Source Account, MultiMoney, Citigold, CitiPhone Banking, and Ready Credit are registered in the U.S. Patent and Trademark Office. Safety Check is a service mark of Citigroup, Inc.

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Statement Period - May 26 - June 27, 2010

**TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT, FOLLOW THESE SIMPLE RULES**

- 1 List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.
3. List and total in the **"Checks and Other Withdrawals Outstanding"** column at the right all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.
4. Deduct from your checkbook balance any service or other charge (including pre-authorized transfers or automatic deductions) that you have not already deducted.
5. Add to your checkbook balance any interest-earned deposit shown on this statement.
6. Record Closing Balance here (as shown on statement).

6. Record Closing Balance here (as shown on statement).		
7. Add deposits or transfers you recorded which are not shown on this statement.		
8. Total (6 and 7 above).		
9. Enter Total "Checks and Other Withdrawals Outstanding"(from right).		
<b>BALANCE</b> (8 less 9 should equal your checkbook balance).		

Checks and Other Withdrawals Outstanding  
(Made by you but not yet indicated as paid on your statement)

[illegible]